



Blackpool Coastal
Housing

BLACKPOOL COASTAL HOUSING

LEASEHOLDER INFORMATION PACK

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Welcome to Blackpool Coastal Housing

This handbook has been developed to provide information to leaseholders of Blackpool Council, who have purchased their property under the Right to Buy scheme or on the open market.

This information pack does not replace your original lease but is designed to provide guidance, explain your rights and responsibilities and includes practical advice on living in your home.

If you have any questions that aren't covered in this handbook, you can contact the Homeownership Team. You'll also find a list of useful contact details at the back of this pack.

Our service is open Monday to Thursday 9am to 5pm and Friday 9am to 4.30pm.

We recommend taking a look at the following document on the gov.uk website:

www.gov.uk/government/publications/residential-long-leaseholders-a-guide-to-your-rights-and-responsibilities.

Kind Regards, **THE HOMEOWNERSHIP TEAM**

 01253 477983  homeownership@bch.co.uk

My BCH Customer Portal

You can access your account, report repairs and much more via our Customer Portal. To register go to www.bch.co.uk and click on the MyBCH button at the top of the page.

Publications and Leaflets

Copies of all our publications, including the most recent Leasehold Newsletter can be found on our website at www.bch.co.uk/about-us/publications-policies-and-procedures-financial-information-and-accounts. Hard copies available on request

▶ About your Lease

Your lease gives you the right to live in your home for a fixed number of years – usually up to 125. The length of your lease reduces over time from the date it was originally taken out.

The lease is a legal contract between you and Blackpool Council as your Landlord and sets out your rights and responsibilities as leaseholder and the Council's rights and responsibilities as freeholder. Blackpool Council owns the building in which you live and is responsible for looking after the structure and communal areas of the block. Although Blackpool Council is your legal landlord, Blackpool Coastal Housing manages your home on behalf of Blackpool Council.

▶ Lease Extension

You may have the right to request a 90 year extension of your lease if you have owned your lease for a minimum of 2 years. Information on lease extensions can be found on our website at www.bch.co.uk/leaseholders, along with a copy of the Statutory Notice that you will need to complete and return to BCH in order to begin the process.

Please note that we recommend you to obtain your own legal and valuation advice. You will also have to pay Blackpool Council's legal and valuation fees, as well as your own.

More information can be found at www.lease-advice.org.

▶ Service Charge

Your service charge covers the cost of services you receive on an annual basis. They are reviewed every year and may increase if the cost of services increases. You will receive invoices in April and October each year which split the annual charges into two separate amounts.

The first invoice, which is sent in April, covers the annual ground rent charge (where applicable, the annual building insurance premium and the first half-year service charges.

The second invoice, which is sent in October, covers the second half-year service charges. This will include any amendments, for example; any Rechargeable Repairs.

▶ How is the Service Charge worked out?

The service charge is calculated so that every leaseholder pays a fair and reasonable share of the costs of providing each service in your block.

Tenants pay rent for their services; this cost is not subsidised by leaseholders in any way.

Your service charges are calculated by dividing the cost of the works for the block of flats by the number of flats, for example:

Cost of work:	£1000
Number of flats:	4
£1000 divided by 4 = £250	

▶ What does the Service Charge cover?

◀ Management & Administration

Staff time, office running costs and overheads relating to managing and maintaining your home and administering your Leaseholder account, are all covered within this charge.

◀ Day-to-Day Individual Repairs

This is the charge for any repairs carried out solely to your flat during the previous year.

◀ Day-to-Day/Responsive Block Repairs

This charge covers your share of the cost of day to day/responsive repairs carried out to the 'common parts' of the block in which you live, for example roofs, gutters, stairways, landings, external walls and the cost of removing dumped rubbish. The charge for the current year (from 1st April to 31st March) will reflect the work carried out and the costs incurred during the previous year. This allows us to calculate costs as accurately as possible.

The invoice sent in April only includes charges from April to September of the previous year. The October invoice includes charges for September to March of the previous year. This is due to when figures are made available to us.

There may be years when no day to day repairs are carried out on your block; therefore, there will not be a charge in the following year. There may also be years where there are a number of repairs, or repairs of an expensive nature, in which case there may be a high charge for the year.

Planned Recurring Works

This charge is for your share of the cost of any recurring programme of major planned repairs or maintenance to the block you live in. This may include painting of stairways and landings, maintenance of UPVC windows, fascias and soffits etc.

Planned Programmed Works

If the block you live in is included in a programme of works, we must consult you about the proposals before work can begin, if the cost is above a certain amount. We will tell you about the work, its likely cost and ask for your views. This is known as Section 20 Consultation and forms Section 151 of The Commonhold and Leasehold Reform Act 2002. If we don't consult you prior to the work commencing, we can't recharge you the full cost of the work.

Works of this type are often expensive; if you are concerned about the payments, please contact us as we can offer payment plans or loans towards the cost.

IRS TV Service

The Integrated Reception System (IRS) supplies a television, satellite and radio signal to each property without the need for individual satellite dishes and aerials (which are not permitted to be fitted to the exterior of buildings). To have full access to satellite or digital broadcasts you must buy your own set top box and pay any subscription costs.

The charge for this service is reviewed annually and is the same as that made to tenants. Our contractor installs the IRS system. If you have any problems with the system, or would like this to be installed, please contact our Repairs Hotline on 01253 477900 (select option 2).

Block/Window Cleaning

Only flats located in a block and included in the block or window cleaning contract will be charged for these services. The window cleaning refers to the communal parts of some blocks, not to your own windows. This service is monitored by the BCH Environmental Contracts Manager, based at @TheGrange, Bathurst Avenue, Blackpool, Tel: 01253 477900 option 3

Grounds Maintenance

This charge is for your share of the annual contract price for the communal green spaces on the area in which your flat is located, and is equally divided between all tenants and leaseholders who have the benefit of these green areas.

Our contractors do not usually undertake grounds maintenance of 'enclosed garden areas', although there are a small number of properties where this is carried out. If your property is included this will be reflected in an additional charge to your account.

Ground Rent

If your lease began before 30th June 2022 there is a fixed charge of £10 per year which is included in the invoices issued each April. If your lease began on or after that date no ground rent will be charged.

Insurance

When you buy your flat, your buildings insurance is automatically arranged by BCH. The cost of this insurance is included in the invoice you receive every April.

You should arrange your own home contents insurance to cover your personal items; this is not covered by the buildings insurance. We have agreed an easy, affordable SIMPLE Contents Insurance scheme with Royal and Sun Alliance for our tenants and leaseholders where you can pay Royal and Sun Alliance directly. If you would like further information on this scheme you can contact the Homeownership team or call Royal and Sun Alliance on 0845 6718 172. More information can be found on our website www.bch.co.uk/my-home/contents-insurance

Other Itemised Charges

These charges are only made to flats receiving the benefit of these particular services.

► Miscellaneous Service Charges

From 10th August 2015, BCH and Blackpool Council introduced the following fees and charges for work we carry out, which is not included in your annual service charge. These must be paid in advance of the service requested and the information or consent will not be released until payment is received.

Service Requested	Cost
Enquiries relating to assigning/selling your lease (usually requested by your solicitor)	£75
Notice of assignment registration	£100
First request for a copy of your lease (paper or electronic)	£5
Subsequent requests for a copy of your lease (paper or electronic)	£6 (incl VAT)
Consent/retrospective consent for internal or external works	£50
Consent/retrospective consent for internal or external works if visit(s) required	£100

Cheques should be made payable to **Blackpool Council**. For any requests please contact us at the BCH Homeownership Team.

► Paying Your Invoices

It is your responsibility to pay your ground rent, buildings insurance and service charge; we are unable to waive charges that are lawfully due. There are a number of different payment methods which are included on your invoices.

If you are having any problems paying your service charge, please contact us – we can discuss payment arrangements and signpost you to agencies which may be able to help i.e. Advice Link, Pension Credit or Job Centre Plus.

If you disagree with any parts of your service charge you should contact us immediately; you should also ensure you pay for the part of the charge that you do not dispute.

Failure to pay your service charge could lead to legal action which may put your home at risk.

▶ Repair Responsibilities

Below is a brief guide to our repair duties as well as your responsibilities. Full details can be found in your lease. Where we carry out works detailed below, a proportion of the costs will be recharged to each leaseholder in the building.

▶ Our Responsibilities

We are responsible for the repair and maintenance of the structure, exterior and shared parts of your block of flats. This may include:

- Communal door, lighting and pipes under the floor
- Water penetration test after leak from another flat or communal area
- Roof
- Rainwater and soil pipes
- Decoration of communal areas
- Communal facilities such as car parking areas, communal gardens, bin rooms, fencing and drying areas
- Exterior walls, timbers, joists and beams

▶ Your Responsibilities

This may include:

- Internal and external door repairs
- Windows in your flat
- Heating e.g. central heating, room heaters and fireplace
- Electrical supply and faults within your flat
- Plumbing within your flat
- Floors within your flat
- Internal decoration in your flat
- Fittings such as kitchen units, sinks, toilets, baths and showers

▶ How do I report repairs?

If you need to report a repair which is BCH's responsibility you can:



Call the Repairs hotline on 01253 477900 option 2, Monday to Friday 8am - 5pm



Email repairs@bch.co.uk



In writing - BCH Repairs, @TheGrange, Bathurst Avenue, Blackpool, FY3 7RW (non-emergencies only)



Create a 'My BCH' account at www.bch.co.uk and report repairs through the BCH website

All repairs are assessed on their urgency. Only repairs classed as an emergency will be dealt with outside normal office hours. This covers work which must be carried out to avoid danger or serious damage to the building, or to ensure the health and safety of residents. To report an emergency repair outside normal working hours (including weekends and bank holidays) you should call the Repairs hotline on 01253 477900 (select option 2).

▶ Leasehold Administration

▶ Service Charge Statements

You will receive a statement of your Leasehold Service Charge account twice a year. If you would like a statement at any other time, please contact the Homeownership Team and we will provide this.

▶ Consent for Improvements

Before completing any alterations or improvements to your home, you must first request permission from us. You can do this by writing to the Homeownership Team and providing information on the type of alterations or improvements you wish to make. If you have already had work completed, it is important that you still contact us for retrospective consent. Permission for loft conversions will not be granted as this area is not included in your lease and remains Blackpool Council's responsibility as your landlord. Please note, the loft space should not be accessed or used for storage.

▶ Gas & Heating Safety

Your gas appliances should be checked regularly by a Gas Safe registered engineer to ensure they are safe and in good condition. You will also need to provide us with a copy of your annual gas safety certificate; we regularly monitor all accounts to check this has been received.

BCH, along with our partnering Gas Contractors, offer an annual Gas Safety Care & Maintenance Scheme. This scheme covers breakdowns to your heating and hot water system as well as the annual gas safety inspection and gas safety certificate. You would need to pay for this service in advance; for more information, contact the Homeownership Team.

▶ Selling your flat

You do not need our permission to sell your flat, although you must tell us about any change of ownership. It is a condition of your Lease that you inform Blackpool Council within 21 days following any change. You, your solicitor or the solicitor acting for the purchasers must send a Notice of Assignment to Blackpool Council.

Until this Notice is received, we cannot transfer the ownership and all service charge invoices will continue to be sent to you as you will remain liable for the payment of these. If you choose to sell your flat, please contact us for further information.

▶ Sub-letting your flat

If you decide to sub-let your flat, you must:

- Let us know your new contact address and telephone number
- Ensure that your tenant keeps to the terms contained within the lease. Any incidents of anti-social behaviour or nuisance may result in action being taken against you, as well as the perpetrator
- Continue to provide us with an annual Gas Safety Certificate
- Continue to pay the service charges as these remain your responsibility - non-payment will result in recovery action against you

▶ Neighbourhood Information

Our Anti-Social Behaviour and Neighbourhoods Team can support you with any neighbourhood queries or concerns you may have.

The team is based at @TheGrange, Bathurst Avenue, Blackpool, FY3 7RW and can be contacted on 01253 477900 option 3. You can also email asb@bch.co.uk and contact BCH via the MyBCH Self Service Portal at www.bch.co.uk

More information about the types of anti-social behaviour BCH can help with can be found on our website at www.bch.co.uk/my-neighbourhood/anti-social-behaviour-asb.

▶ Giving Your Feedback

BCH is committed to providing excellent services and we want to know if our customers are happy, not happy, or have a comment about the services they receive.

Compliments show our staff that their hard work is appreciated and allow us to learn from the things we have done well, or that you want us to do more often. When we receive a compliment, we will pass this to the relevant team or member of staff and discuss this at our regular team meetings.

We know we don't always get things right and the only way we can improve or develop is by getting your views and receiving complaints. We will deal with all complaints thoroughly and if we have done something wrong, we will let you know what we have done to put things right. All complaints are dealt with fairly, consistently, in confidence and within a set time period.

You can make a compliment, comment, or complaint in any of the following ways:



By telephone on 01253 477900 option 4 then option 3



Email enquiries@bch.co.uk



In writing - Blackpool Coastal Housing, 17-19 Abingdon Street, Blackpool, FY1 1DG



Online at www.bch.co.uk/complaints-compliments-and-customer-feedback/how-to-make-a-complaint

▶ Have Your Say!

At BCH we have many opportunities for you to get involved and give your views on the services you receive. This not only gives you the opportunity to have your say, but also helps us to improve and develop our services.

We hold informal meetings specifically for Leaseholders twice a year and we also have a number of other ways you can get involved, either from the comfort of your own home or by getting out and about and attending meetings or completing inspections.

If you're interested in getting involved you can contact our dedicated Involvement and Communications Team on Tel: 01253 477900 option 4 then option 3 or by email: customerinvolvement@bch.co.uk.

▶ Collective Enfranchisement

The information below is based on information on the Leasehold Advisory Service and Department for Communities and Local Government websites:

The Leasehold Reform Housing & Urban Development Act 1993 provided a right for the sale of the freehold of the building to the nominee purchaser of a group of leaseholders of a block of flats.

The nominee purchaser can be an individual, leaseholder, a corporate person, a trust or a company formed by the leaseholders for the purpose. There are no controls in the legislation governing selection of nominee purchasers and the leaseholders are free to choose whoever or whatever agency they wish, by whatever means of selection.

Collective Enfranchisement is a group action between the qualifying leaseholders and you should obtain independent professional advice to consider all the responsibility and costs you will be liable for.

▶ Qualifying Criteria



There must be two or more flats in your building; if there are only two flats in the block both must participate in the enfranchisement

- At least two thirds of all the flats in your building must be held on long leases and not more than 25% of the internal floor area (apart from common parts such as stairs) of the building is in non-residential use or intended for non-residential use – for example, as a shop or an office
- The number of tenants participating must also equal at least half the flats in the block, for example:

Number of flats in block	12
Minimum number of flats held on long leases	8
Minimum number of qualifying long leaseholds participating in the enfranchisement process	6

Further information can be found in the Government publication 'Residential Long Leaseholders Guide to Rights and Responsibilities'.

Independent Advice and Information

A range of organisations provide independent information on leases and being a Leaseholder:


Leasehold Advisory Service (LEASE)
 Tel: 020 7832 2500
 Email: info@lease-advice.org
 Website: www.lease-advice.org


Directgov
 Website: www.gov.uk


Department for Communities and Local Government
 Website: www.communities.gov.uk

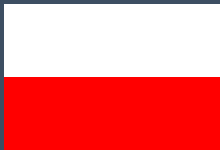
Useful Contacts

-  **BCH Homeownership Team**
Blackpool Coastal Housing,
17 - 19 Abingdon Street, Blackpool,
FY1 1DG
Tel: 01253 477983
Email: homeownership@bch.co.uk
-  **BCH Involvement & Communications Team**
Blackpool Coastal Housing,
17 - 19 Abingdon Street, Blackpool,
FY1 1DG
Tel: 01253 477900 option 4 then option 3
Email: customerinvolvement@bch.co.uk
-  **Blackpool Council Customer First**
Tel: 01253 477477
Email: customer.first@blackpool.gov.uk
-  **BCH Repairs Hotline**
Blackpool Coastal Housing,
@TheGrange, Bathurst Avenue, Blackpool
FY3 7RW
Tel: 01253 477900 option 2 Mon-Fri 8am - 5pm
Email: repairs@bch.co.uk
-  **BCH Anti-Social Behaviour and Neighbourhoods Team**
Blackpool Coastal Housing, @TheGrange,
Bathurst Avenue, Blackpool, FY3 7RW
Tel: 01253 477900 option 3
Mon - Thurs 9am - 5pm, Fri 9am - 4.30pm
Out of Hours Tel: 0800 073 0184
Email: asb@bch.co.uk
-  **Royal & Sun Alliance Insurance plc**
Tel: 0845 6718 172
-  **Jobcentre Plus**
Tel: 0800 169 0190
www.gov.uk/contact-jobcentre-plus
-  **Universal Credit Helpline**
Tel: 0800 328 5644
www.gov.uk/universal-credit
-  **Pension Credit**
Tel: 0800 99 1234
www.gov.uk/pension-credit
-  **Citizens Advice Bureau**
Tel: 01253 308400
www.citizensadvice.org.uk

READING THIS DOCUMENT



Blackpool Coastal Housing believes in access for all. To ensure the services provided by Blackpool Coastal Housing are accessible, information can be made available in a variety of formats and languages. For more information about these services please telephone 01253 477900 or email enquiries@bch.co.uk



Spółdzielnia Mieszkaniowa Blackpool Coastal Housing uznaje, iż świadczone przez nią usługi powinny być ogólnodostępne, zatem informacje na ich temat udostępniane są w różnych formatach i wersjach językowych. W celu uzyskania szczegółowych informacji na temat świadczonych usług, proszę zadzwonić pod numer 01253 477900 lub wysłać e-mail na adres enquiries@bch.co.uk.



En Blackpool Coastal Housing creemos que la información debe estar al alcance de todos. Para asegurar que los servicios de Blackpool Coastal Housing son accesibles podemos ofrecer información en diversos formatos e idiomas. Para saber más sobre estos servicios, póngase en contacto con nosotros en el teléfono 01253 477900 o por email enquiries@bch.co.uk



Blackpool Coastal Housing 公司相信每個人都有存取的權利。為確保您能使用 Blackpool Coastal Housing 公司的服務，資訊會以多種格式和語言提供。有關這些服務的詳情資訊，請致電01253 477900，或傳送電子郵件至 enquiries@bch.co.uk

Blackpool Coastal Housing

Coastal House
17-19 Abingdon Street
Blackpool
FY1 1DG

T: 01253 477900

E: enquiries@bch.co.uk

W: www.bch.co.uk